

MEETING NO. **4230**
JOURNAL OF PROCEEDINGS
BOARD OF TRUSTEES OF THE GENERAL RETIREMENT SYSTEM
OF THE CITY OF DETROIT
HELD **WEDNESDAY, MARCH 20, 2019**

10:00 A.M.

RETIREMENT SYSTEMS CONFERENCE ROOM
ALLOY CENTER, 500 WOODWARD AVENUE; SUITE 3000
DETROIT, MICHIGAN 48226

TRUSTEES PRESENT

Wendell Anthony	Trustee
Lori Cetlinski	Trustee/ Vice- Chairperson
Tasha L. Cowan	Trustee
Kimberly Hall-Wagner	Trustee
Christa Mclellan	Ex-Officio Trustee/City Treasurer
John Naglick	Ex-Officio Trustee/Finance Director
June Nickleberry	Trustee/Chairperson
Crystal Perkins	Trustee
Thomas Sheehan	Trustee

TRUSTEES EXCUSED

Scott Benson	Ex-Officio Trustee/City Council Member
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TRUSTEES ABSENT

None

ALSO PRESENT

David Cetlinski	Executive Director
Gail A. Oxendine	Assistant Executive Director
Kevin Kenneally	Deputy-Chief Investment Officer
Michael VanOverbeke	General Counsel
TaKneisha Johnson	Administrative Assistant IV

STAFF EXCUSED

Ryan Bigelow	Chief Investment Officer
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CHAIRPERSON

June Nickleberry

The Board's Recording Secretary took a verbal Roll Call at 10:07 a.m. and Chairperson Nickleberry called the meeting to order.

Present at Roll Call: Lori Cetlinski, Tasha L. Cowan, Kimberly Hall-Wagner, Crystal Perkins and Thomas Sheehan

Re: Legacy Plan Service Retirement(s)

Motion By: Trustee Sheehan - Supported By: Trustee Hall-Wagner

RESOLVED, that the application(s) for retirement from the **COMPONENT II (LEGACY) PLAN** as outlined below be hereby APPROVED:

NAME, TITLE, DEPARTMENT	Jacqueline Allen – Building Attendant A – General Services
SERVICE CREDIT	27-04
EFFECTIVE DATE	02-16-19

NAME, TITLE, DEPARTMENT	Kevin L. Moore – Parking Meter Repair Worker – Municipal Parking
SERVICE CREDIT	13-08
EFFECTIVE DATE	03-15-19

Yeas: Cetlinski, Cowan, Hall-Wagner, Perkins, Sheehan and Chairperson Nickleberry– 6

Nays: None

Motion By: Trustee Sheehan - Supported By: Trustee Hall-Wagner

RESOLVED, that the application(s) for **VESTED RETIREMENT** as outlined below be hereby APPROVED:

NAME, TITLE, DEPARTMENT	Carl Forfinski – Special Project Techn – Water & Sewerage
SERVICE CREDIT	18-00
EFFECTIVE DATE	03-01-19

NAME, TITLE, DEPARTMENT	Gary D. Greene – Supv Housing Insp-IN – Building & Safety
SERVICE CREDIT	16-00
EFFECTIVE DATE	02-01-19

NAME, TITLE, DEPARTMENT	Joanne McMurry – Sr. Development Spec – Planning & Development
SERVICE CREDIT	19-05
EFFECTIVE DATE	03-01-19

Yeas: Cetlinski, Cowan, Hall-Wagner, Perkins, Sheehan and Chairperson Nickleberry– 6

Nays: None

Re: Hybrid Plan Service Retirement(s)

Motion By: Trustee Sheehan - Supported By: Trustee Hall-Wagner

RESOLVED, that the application(s) for retirement from the **COMPONENT I (HYBRID) PLAN** as outlined below be hereby APPROVED:

NAME, TITLE, DEPARTMENT	Kevin L. Moore – Parking Meter Repair Worker – Municipal Parking
SERVICE CREDIT	04-08
EFFECTIVE DATE	03-15-19

Yeas: Cetlinski, Cowan, Hall-Wagner, Perkins, Sheehan and Chairperson Nickleberry– 6

Nays: None

GENERAL RETIREMENT SYSTEM
CITY OF DETROIT
Re: Change of Computation(s)

MEETING NO. 4230
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Motion By: Trustee Sheehan - Supported By: Trustee Hall-Wagner

RESOLVED, that the application(s) for **CHANGE OF COMPUTATION** as outlined below be hereby APPROVED:

NAME, TITLE, DEPARTMENT Tommie L. Bush – RCPO - DPW
SERVICE CREDIT 10-06
EFFECTIVE DATE 04-16-18

Yeas: Cetlinski, Cowan, Hall-Wagner, Perkins, Sheehan and Chairperson Nickleberry– 6

Nays: None

RECEIPTS: The Board received the following receipts for Acknowledgment:

Cash Receipts
Company: RSCD-General

Cash Account: HYBLIQRES
Start Date: 3/1/2019
End Date: 3/18/2019

Doc. Date	Module	Tran. Type	Doc. Nbr.	Description	R/C	Receipt
3/1/2019	CA	Cash Entry	001491	Mandatory Pension Contributions 3-1-19	R/C	264,565.86
3/1/2019	CA	Cash Entry	001492	Post tax Annuity Contributions 3-1-19	R/C	154,758.86
3/8/2019	CA	Cash Entry	001496	Post Tax Annuity Contributions 3-8-19	R/C	73,088.51
3/8/2019	CA	Cash Entry	001497	Pre tax Pension Contributions 3-8-19	R/C	108,375.96
						600,789.19

Cash Receipts
Company: RSCD-General

Cash Account: LIQ RESERV
Start Date: 3/1/2019
End Date: 3/18/2019

Doc. Date	Module	Tran. Type	Doc. Nbr.	Description	R/C	Receipt
3/6/2019	CA	Cash Entry	001493	Loan deductions 3-1-19 (\$45,531.21)	R/C	45,531.21
3/15/2019	CA	Cash Entry	001506	Loan Deduction Program 3-8-19(\$39,893.57)	R/C	39,893.57
						85,424.78

Total Receipts

686,213.97

GENERAL RETIREMENT SYSTEM
CITY OF DETROIT
Re: Fees and Expenses

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Resolution Moved By: Trustee Cowan- Supported By: Trustee Perkins

WHEREAS, the Board has been presented with the List of Disbursements for Board Approval which is referenced below requesting payment for Fees and Expenses, and

WHEREAS, the Board has been requested to approve payment of said Fees and Expenses;
THEREFORE BE IT

RESOLVED, that subject to staff audit and approval of all Legal Fees by the Board's General Counsel, the Board **APPROVE** payment of the following Fees and Expenses:

Disbursement Report

Page: 1 of 2
Date: 3/18/2019 7:21 AM

Account	Payment Method	Currency
LIQ RESERV	WIRE	US
Vendor Name		
Invoice Number Invoice Description		
Amount To Pay		
Landmark Equity Partners XV, LP	032219	Capital Call
		130,777.00
Cash Account/Payment Method Total:		1 Documents
		130,777.00
HUNT - VEN	ACH	US
Vendor Name		
Invoice Number Invoice Description		
Amount To Pay		
500 WEBWARD LLC	953614	Electrical Billing: 1/31/19-2/27/19, Meter #16055044
		718.48
500 WEBWARD LLC	953615	Electrical Billing: 1/31/19-2/27/19, Meter #16055070
		1,854.01
8x8, INC.	2338371	Phone System Services
		1,453.74
Cogent Communications, Inc.	030119	Internet Service
		1,023.00
PROCENTIA	2309	Procentia Implementation
		28,303.10
UHY Advisors MI, Inc.	1284139	Professional IT Services for February 2019
		6,750.00
UHY Advisors MI, Inc.	1284142	Professional IT Services for February 2019
		53,340.00
UHY Advisors MI, Inc.	1284520	Professional Accounting Services - Marlene Beach 1/8/
		875.00
Cash Account/Payment Method Total:		8 Documents
		94,317.33
HUNT - VEN	CHECK	US
Vendor Name		
Invoice Number Invoice Description		
Amount To Pay		
CINTAS CORPORATION	4015460855	Floor Mats
		110.01
CINTAS CORPORATION	4017056162	Floor Mats
		110.01
CREATIVE BREAKTHROUGHS INC	1155	Software Maintenance
		11,900.00
CREATIVE BREAKTHROUGHS INC	1271	Software Maintenance
		10,400.00
DELL MARKETING, LP	10291695849	Compellent Support Renewal
		31,570.83
DELL MARKETING, LP	10291695857	Compellent Support Renewal
		23,915.24
DIRECTV	35943380797	Service Charges 2/23/19-3/22/19
		39.12
FEDEX	6-474-05990	FedEx Mailing
		25.85
FEDEX	6-481-27863	FedEx Mailing
		40.14
First CHOICE Coffee Services	604752	Equipment Rental
		30.00

Re: Fees and Expenses- Continued

HUNT - VEN	CHECK	US		
Vendor Name	Invoice Number	Invoice Description	Amount To Pay	
First CHOICE Coffee Services	607192	Coffee Supplies	132.04	
GABRIEL, ROEDER, SMITH & CO	445050	EDRO Calculations for Aziz Rahimzadeh	1,350.00	
GABRIEL, ROEDER, SMITH & CO	445051	EDRO Calculations for Terrance Turner	1,350.00	
GABRIEL, ROEDER, SMITH & CO	445239	Actuarial Services for February 2019	19,775.00	
IRON MOUNTAIN	160950	Data Domain Service	1,289.40	
IRON MOUNTAIN	201836526	Storage CDs	871.99	
Iron Mountain Records Management	AMMN152	Records Storage	1,710.09	
LIEBERT SERVICES / VERTIV	57658227	Computer Preventative Maintenance	3,926.00	
MILLER LAW	63945	GRS/City of Detroit Services for January 2019	11,847.50	
OFFICE DEPOT	278531199001	Office Supplies	74.97	
OFFICE DEPOT	278531200001	Office Supplies	37.47	
OFFICE DEPOT	278531201001	Office Supplies	8.74	
QUILL CORPORATION	5529289	Office Supplies	179.26	
QUILL CORPORATION	5581783	Office Supplies	3.14	
RACINE & ASSOCIATES	12476	DGRS v. Capozzoli - February 2019	5,777.74	
RACINE & ASSOCIATES	12477	DGRS v. Gracia - February 2019	5,690.08	
Revize LLC	7841	Website Design and CMS Annual Tech Support 2/28/19	3,825.00	
SHRED-IT USA	8126675139	Shredding Service Charges	49.72	
THOMAS SHEEHAN	031319	Trustee Stipend	866.67	
VERIZON WIRELESS	9824978416	Wireless Charges 1/26/19-2/25/19	363.20	
WELLS FARGO VENDOR FINANCIAL SVCS, LLC	101795951	Printer Maintenance	129.10	
WENDELL ANTHONY	031319	Trustee Stipend	866.67	
XEROX	096161515	Printer Maintenance	43.33	
Cash Account/Payment Method Total:			33 Documents	138,308.31

* Payment amount is estimated based on the effective date 3/18/2019

Yeas: Cetlinski, Cowan, Hall-Wagner, Perkins, Sheehan and Chairperson Nickleberry— 6

Nays: None

Re: Refunds of Accumulated Contributions

Resolution Moved By: Trustee Sheehan- Supported By: Trustee Cetlinski

RESOLVED, that the contributions to the Annuity Savings Fund by members of the General Retirement System, as set forth:

List No. 7404 - \$94,464.49

List No. 7405 - \$329,764.77

Including interest, be **REFUNDED**, pending audit by the Retirement Systems' Accounting Staff.

Yeas: Cetlinski, Cowan, Hall-Wagner, Perkins, Sheehan and Chairperson Nickleberry– 6

Nays: None

Re: Employee Loan Program March 13, 2019

Resolution Moved By: Trustee Sheehan- Supported By: Trustee Cetlinski

RESOLVED, that the disbursements for the Employee Loan Program by members of the General Retirement System, as set forth in the amount of: **\$26,321.00** including interest, be hereby **APPROVED**.

Yeas: Cetlinski, Cowan, Hall-Wagner, Perkins, Sheehan and Chairperson Nickleberry– 6

Nays: None

Re: Employee Loan Program March 20, 2019

Resolution Moved By: Trustee Sheehan- Supported By: Trustee Cetlinski

RESOLVED, that the disbursements for the Employee Loan Program by members of the General Retirement System, as set forth in the amount of: **\$70,672.00** including interest, be hereby **APPROVED**.

Yeas: Cetlinski, Cowan, Hall-Wagner, Perkins, Sheehan and Chairperson Nickleberry– 6

Nays: None

Re: Minutes/Journal No. 4228 – (02/20/19)

Resolution Moved By: Trustee Sheehan- Supported By: Trustee Cetlinski

RESOLVED, that the Minutes/Journal of Proceedings of the General Retirement System of the City of Detroit, of Meeting **No. 4228**, held on **February 20, 2019**, be hereby **APPROVED** as recorded and submitted.

Yeas: Cetlinski, Hall-Wagner, Perkins, Sheehan and Chairperson Nickleberry– 5

Nays: None

Abstentions: Cowan - 1

ASSISTANT EXECUTIVE DIRECTOR'S REPORT

Assistant Executive Director, **Gail A. Oxendine**, in addition to her formal report, discussed the following with the Board of Trustees:

- Website Launch
 - Staff is doing a final review of the website and it should be live to the public April 1st, 2019. Kudos to Bridgett Hardy and Nikita Rutledge for making the appropriate updates to the website.
- Department/Division Presentations
 - Presentations were held for: Bridging Neighborhood- Mayor's Office (February 21, 2019) and OCFO- Accounting and Risk Management (February 22, 2019). Upcoming presentations are scheduled for: DWSD (April 8th and April 23rd, 2019) and Human Resources (April 26th, 2019)
- Member- Michael Parker
 - Mr. Parker is requesting that he be allowed to rollover 25% of his sick leave for his AFC calculation. Mr. Parker's request was denied in accordance with language set forth in the Combined Plan Document.
- Member- Rodney Watts
 - Mr. Watts has inquired about the status of his prior request to purchase military service time in 2005. Due to the untimely processing of Mr. Watt's application, Staff has recommended Mr. Watts be granted the opportunity to purchase the military time.
- Newsletter
 - Crystal Perkins is the subject of the April newsletter spotlight. Future editions of the newsletter will not be mailed but placed on the new website.
- Marie Racine
 - Ms. Racine has requested to come before the Board for case reporting due to a time sensitive matter. Ms. Oxendine and General Counsel will share additional details.
- Pay Card for GRSD
 - Staff is requesting Board approval to utilize a pay card with a maximum amount of \$5000.00. It has become increasingly difficult to do business with a variety of vendors by invoice/check for small purchases and for Board/Committee lunches. If approved, Staff will provide a report of the disbursements from the pay card in a separate disbursement report.

Re: Pay card Recommendation

Thomas Sheehan moved to accept the recommendation by staff to implement the use of a pay card for use with respect to miscellaneous office purchases. Crystal Perkins supported. The motion passed unanimously

ASSISTANT EXECUTIVE DIRECTOR'S REPORT- continued

Re: Denial of member request- Michael Parker

Thomas Sheehan moved to deny the request of member Michael Parker consistent with the recommendation of Staff. Kimberly Hall-Wagner supported. The motion passed unanimously

Re: Approval of member request- Rodney Watts

Thomas Sheehan moved to approve the request of member Rodney Watts consistent with the recommendation of Staff. Kimberly Hall-Wagner supported. The motion passed unanimously

➤ ***Trustees Christa Mclellan and Naglick entered the Boardroom at 10:15 a.m.***

EXECUTIVE DIRECTOR'S REPORT

Executive Director, **David Cetlinski**, addressed the following with the Board of Trustees:

- Executive Director Performance Appraisal is due today
- The Police and Fire Retirement System has started the process to dismiss Paylocity
- Mr. Cetlinski gave the Board an update of the proceedings of the Police and Fire Investment Committee meeting held on March 11, 2019 with respect to the compensation increases of the Chief Investment Officer and the Deputy-Chief Investment Officer and the Board of Trustees engaged in discussion regarding the matter
 - At the direction of the Board, Mr. Cetlinski will e-mail increase history for the investment staff as well as the McLagan Competitive Pay Analysis

➤ ***Trustee Wendell Anthony entered the Boardroom at 10:29 a.m.***

DEPUTY-CHIEF INVESTMENT OFFICER'S REPORT

Deputy-Chief Investment Officer **Kevin Kenneally** discussed the following matters with the Board:

- There is a General Investment Committee meeting on Monday March 25th, 2019; Townsend will discuss the Real Estate Portfolio and NEPC will discuss performance and the pacing plan. The Committee will revisit the confirmation of the proposed Independent replacement for Robert Rietz as well as discussion on the Raven Fund IV. The Committee will also approve the Summary Annual Report as well as the Valuations of Components I and II.

GENERAL COUNSEL'S REPORT

General Counsel Michael VanOverbeke, in addition to his formal legal report discussed the following matters with the Board:

- Mr. VanOverbeke will not be in attendance at the Board's next meeting on April 3, 2019
- Appointment of Nick Khouri to the Investment Committee
 - The Board of Trustees received correspondence dated February 26, 2019, from the Investment Committee regarding the appointment of former State of Michigan Treasurer, Nick Khouri, to the Investment Committee
- Raven Investments, LLC
 - The Board of Trustees has reviewed the Investment Committee's recommendation regarding an investment in Raven Asset-Based Opportunity Fund IV
- ASF Recoupment Monthly Letter
 - After the last Board meeting, General Counsel spoke to the Board's Actuary related to the Board's comments regarding the monthly ASF letter
- ASF Recoupment Issue
 - General Counsel has reviewed a non-disclosure and confidentiality agreement for KCC related to the Retirement System's review of the City's bankruptcy records needed to complete a review of the ASF recoupment issue

Re: ASF Recoupment

Wendell Anthony moved to adopt a motion authorizing those individuals who have retired since the bankruptcy; and at the time of their retirement had an outstanding ASF Recoupment Balance, that the implementation of the recoupment of those outstanding ASF Recoupment balances commence as of July 1, 2019 and further commence at the rate that would have otherwise been applicable at their date of retirement. Also, any missed payments would be added to the end of their respective payment schedule. John Naglick supported. The motion passed unanimously

GENERAL COUNSEL'S REPORT- continued

- Financial Investment News FOIA Request
- Strategic Insight FOIA Request
- Hubert W. Draw Jr. v. General Retirement System of the City of Detroit
- GRS Trumbull Corp and GRS Bacaro Corp.: 2018 Tax Returns

Re: (i) GRS Trumbull Corp. and (i) GRS Bacaro Corp.: 2018 Tax Returns

Resolution Moved By: Trustee Cowan Supported By: Trustee Perkins

WHEREAS, the General Retirement System is the sole shareholder of (i) GRS Trumbull Corp. and (i) GRS Bacaro Corp.,

WHEREAS, the Board has been requested to approve the execution of the 2018 U.S. Income Tax returns for each of the foregoing corporations and a State of Mississippi tax return for GRS Bacaro Corp. by an officer of the respective corporations,

WHEREAS, the execution of said documents has been recommended by the Board's special legal counsel, F. Logan Davidson,

WHEREAS, the execution of said documents has been reviewed and approved as to form by the Board's legal counsel and the execution of said documents is consistent with prior action of the Board,,

RESOLVED, that said documents be executed by the appropriate corporate officers on behalf of the respective corporations, and be it further.

RESOLVED, that the 2018 Mississippi Franchise Tax of \$3,118.00 be paid by the Retirement System's real estate advisor, American Realty Advisors, on behalf of GRS Bacaro Corp..

Yeas: Anthony, Cetlinski, Cowan, Hall-Wagner, Mclellan, Naglick, Perkins, Sheehan
and Chairperson Nickleberry– 9

Nays: None

Entry in Minutes

Re: (i) GRS Trumbull Corp. and (i) GRS Bacaro Corp.: 2018 Tax Returns

The Board of Trustees has been made aware of the execution of the 2018 U.S. Corporation Income Tax Return for each of the foregoing corporations and a State of Mississippi tax return for GRS Bacaro Corp. by an officer of the respective corporations.

GENERAL COUNSEL'S REPORT- continued

Re: Entering into Closed Session

Resolution Moved By: Trustee Anthony – Supported By: Trustee Cowan

WHEREAS, the Retirement System is subject to the limitation of the Open Meetings Act (“OMA”) being MCL 15.261et seq. and has adopted a resolution on October 24, 2012 relative thereto; **THEREFORE BE IT**

RESOLVED, that the Board enter into Closed Session to discuss pending litigation matters with the Board's General Counsel regarding pending litigation with respect to the following: Beverly Nicholson-Gracia vs. General Retirement System of the City of Detroit, Hubert W. Draw Jr. vs General Retirement System of the City of Detroit and General Retirement System of the City of Detroit vs. Capozzoli Advisory for Pensions, Inc. et al;

A Roll Call Vote was taken as follows:

Yeas: Anthony, Cetlinski, Cowan, Hall-Wagner, Mclellan, Naglick, Perkins, Sheehan
and Chairperson Nickleberry– 9

Nays: None

The Board entered into Closed Session at 11:53 a.m.

- ***The Board recessed for a brief break at 11:54 a.m. and reconvened in closed session at 12:18 p.m.***

Re: Open Session

Motion By: Trustee Sheehan – Supported By: Trustee Anthony

RESOLVED, that the Board come out of Closed Session.

The Board returned to **Open Session** at 12:45 p.m.

GENERAL COUNSEL'S REPORT- continued

Re: Beverly Nicholson-Gracia vs. General Retirement System of the City of Detroit

Motion By: Trustee Anthony – Supported By: Trustee Cetlinski

WHEREAS, A written legal report was received from Special Legal Counsel, Racine and Associates which was reviewed and discussed in Closed Session on the status of the legal proceedings relating to this litigation and

WHEREAS, Special Legal Counsel has requested direction on how to proceed with this matter and

WHEREAS, the Board has discussed this matter, therefore be it

RESOLVED, that the Board authorizes Special Legal Counsel to proceed with the litigation strategy as discussed in Closed Session, which direction will be communicated to Special Legal Counsel by the Board's General Counsel and be it further

RESOLVED, that a copy of this resolution be immediately forwarded to Racine & Associates (Attention: Marie T. Racine), 1001 Woodward Avenue, Suite 1100, Detroit Michigan 48226.

Yeas: Anthony, Cetlinski, Cowan, Hall-Wagner, Mclellan, Naglick, Perkins, Sheehan
and Chairperson Nickleberry– 9

Nays: None

GENERAL COUNSEL'S REPORT- continued

Re: Capozzoli Advisory For Pensions/Joe Capozzoli/Pamela Capozzoli/ Workforce Trust

Motion By: Trustee Cetlinski – Supported By: Trustee Anthony

WHEREAS, A written legal report was received from Special Legal Counsel, Racine & Associates which was reviewed and discussed in closed session on the status of the legal proceedings relating to bankruptcy filings by Mr. Capozzoli and Mrs. Capozzoli (now known as Pamela Spurgeon) and

WHEREAS, Special Legal Counsel has requested that the Board authorize, ratify and approve the actions of Special Legal Counsel since the last legal report to the Board by Special Legal Counsel and as recommended in the written legal report as discussed with General Counsel in Closed Session and

WHEREAS, the Board has discussed this matter, therefore be it

RESOLVED, that the Board authorizes, ratifies and approves the actions of Special Legal Counsel since the last Legal report to the Board by Special Legal Counsel and as recommended in the written legal report, as discussed with General Counsel in Closed Session which direction will be communicated to Special Legal Counsel by the Board's General Counsel and be it further

RESOLVED, that a copy of this resolution be immediately forwarded to Racine & Associates (Attention: Marie T. Racine), 1001 Woodward Avenue, Suite 1100, Detroit Michigan 48226.

Yeas: Anthony, Cetlinski, Cowan, Hall-Wagner, Mclellan, Naglick, Perkins, Sheehan
and Chairperson Nickleberry– 9

Nays: None

NEW BUSINESS/OLD BUSINESS

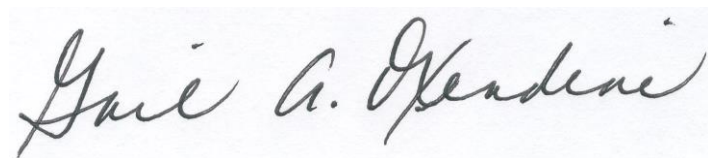
- Ms. Oxendine updated the Board with respect to the upcoming election for Active Employee and Retired Trustee Board seats. There are currently two candidates: Jermaine Brown has stated his candidacy for the Active seat and Myron Terrell has stated his candidacy for the Retiree seat.
- Pay card update
- Prospective Independent IC member update

ADJOURNMENT

Trustee Hall-Wagner moved to adjourn meeting #4230; Trustee Sheehan supported.

There being no further business before the Board, **Chairperson Nickleberry** adjourned the meeting at 12:49 p.m. The Board's next meeting is scheduled for **Wednesday, April 3rd, 2019**, at 10:00 a.m. in the Retirement System's Conference Room; 500 Woodward Avenue Suite 3000; Detroit, Michigan 48226.

RESPECTFULLY SUBMITTED,

A handwritten signature in cursive script, reading "Gail A. Oxendine", written in black ink on a light-colored background.

GAIL A. OXENDINE, ASSISTANT EXECUTIVE DIRECTOR